

Fill in this information to identify the case:

Debtor 1 David J Osbun

Debtor 2 Kristi M Osbun
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio
(State)

Case number 1:18-bk-11948

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association as Trustee of the Igloo Series IV Trust

Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account: 7478

Date of payment change:
Must be at least 21 days after date of this notice 06 / 01 / 2020

New total payment: \$ 1,005.82
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 352.50

New escrow payment: \$ 369.92

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 David J Osbun Case number (if known) 1:18-bk-11948
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle R. Ghidotti-Gonsalves Date 04 / 30 / 2020
Signature

Print: Michelle R. Ghidotti-Gonsalves Title AUTHORIZED AGENT
First Name Middle Name Last Name

Company Ghidotti Berger LLP

Address 1920 Old Tustin Ave
Number Street
Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010 Email bknotifications@ghidottiberger.com

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: April 22, 2020

DAVID J OSBUN
 KRISTI M OSBUN
 3794 LILAC CT
 HAMILTON OH 45011

Loan:

Property Address:
 3794 LILAC COURT
 HAMILTON, OH 45011

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Oct 2019 to May 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jun 01, 2020:
Principal & Interest Pmt:	635.90	635.90
Escrow Payment:	352.50	369.92
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$988.40	\$1,005.82

Escrow Balance Calculation	
Due Date:	Jan 01, 2020
Escrow Balance:	(1,823.57)
Anticipated Pmts to Escrow:	1,762.50
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	(\$61.07)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Oct 2019		667.72		*		0.00	667.72
Oct 2019		333.86		*		0.00	1,001.58
Oct 2019			3,849.77	*		0.00	(2,848.19)
Nov 2019		667.72		*		0.00	(2,180.47)
Jan 2020		1,001.58		*		0.00	(1,178.89)
Jan 2020		352.50		*		0.00	(826.39)
Jan 2020		352.50		*		0.00	(473.89)
Feb 2020		635.83		*		0.00	161.94
Feb 2020			1,396.01	*	* County Tax	0.00	(1,234.07)
Mar 2020		352.50		*		0.00	(881.57)
Mar 2020		705.00		*		0.00	(176.57)
Mar 2020			1,647.00	*	* Homeowners Policy	0.00	(1,823.57)
					Anticipated Transactions	0.00	(1,823.57)
Apr 2020		1,410.00					(413.57)
May 2020		352.50					(61.07)
	\$0.00	\$6,831.71	\$0.00	\$6,892.78			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: April 22, 2020

DAVID J OSBUN

Loan:

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(61.07)	1,109.74
Jun 2020	369.92			308.85	1,479.66
Jul 2020	369.92			678.77	1,849.58
Aug 2020	369.92	1,396.01	County Tax	(347.32)	823.49
Sep 2020	369.92			22.60	1,193.41
Oct 2020	369.92			392.52	1,563.33
Nov 2020	369.92			762.44	1,933.25
Dec 2020	369.92			1,132.36	2,303.17
Jan 2021	369.92			1,502.28	2,673.09
Feb 2021	369.92	1,396.01	County Tax	476.19	1,647.00
Mar 2021	369.92			846.11	2,016.92
Apr 2021	369.92	1,647.00	Homeowners Policy	(430.97)	739.84
May 2021	369.92			(61.05)	1,109.76
	<u>\$4,439.04</u>	<u>\$4,439.02</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 739.84. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 739.84 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (61.07). Your starting balance (escrow balance required) according to this analysis should be \$1,109.74. This means you have a shortage of 1,170.81. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 4,439.02. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Document

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Unadjusted Escrow Payment	369.92
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$369.92</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)
L. Bryant Jaquez, Esq. (SBN 252125)
GHIDOTTI | BERGER, LLP
1920 Old Tustin Ave.
Santa Ana, CA 92705
Ph: (949) 427-2010
Fax: (949) 427-2732
bjaquez@ghidottiberger.com

Authorized Agent for Creditor
U.S. Bank Trust National Association as Trustee of the Igloo Series IV Trust

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO – CINCINNATI DIVISION

In Re:)	CASE NO.: 1:18-bk-11948
)	
David J. Osbun and Kristi M. Osbun,)	CHAPTER 13
)	
Debtors.)	CERTIFICATE OF SERVICE
)	
)	
)	
)	
)	
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CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave., Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On April 30, 2020 I served the following documents described as:

- NOTICE OF MORTGAGE PAYMENT CHANGE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor

David J Osbun
3794 Lilac Court
Hamilton, OH 45011

Joint Debtor

Kristi M Osbun
3794 Lilac Court
Hamilton, OH 45011

Debtor's Counsel

Nicholas A Zingarelli
ZINGARELLI LAW OFFICE, LLC
PO Box 1190
Ballwin, MO 63022

Chapter 13 Trustee

Margaret A Burks
600 Vine Street
Suite 2200
Cincinnati, OH 45202

U.S. Trustee

Asst US Trustee (Cin)
Office of the US Trustee
J.W. Peck Federal Building
550 Main Street, Suite 4-812
Cincinnati, OH 45202

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on April 30, 2020 at Santa Ana, California

/s/ Jeremy Romero
Jeremy Romero